

ABSTRACT

The invention is related to a system and method for offering a financial instrument to a pre-qualified consumer. Potential consumers are pre-qualified for a variety of financial instruments, which pre-qualifications are stored in one or more databases and are linked to the consumer by a unique identifier and information that may later be verified. When a consumer contacts an entity operating, or otherwise in contact with, the system and method of the invention, the system determines whether that particular consumer has been pre-qualified for one or more financial instruments. The system may also determine whether one or more of the financial instruments which the consumer is pre-qualified for is appropriate for offering to the consumer according to pre-determined conditions linked to the financial instrument. Further checks may be performed at the time of the consumer contact for any indicators that the consumer should not be offered one or more of the financial instruments. The consumer may then be offered one or more of the financial instruments for which he or she has been pre-qualified. Typically, the consumer contacts the system for a purpose unrelated to requesting any financial instruments, and the invention permits the marketing of financial offerings to pre-qualified consumers.